

**Information to identify the case:**

Debtor 1	<u>Ronda L Jones</u>	Social Security number or ITIN	xxx-xx-0226
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-27644-SLM			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ronda L Jones

12/20/19

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Ronda L Jones  
DebtorCase No. 19-27644-SLM  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 51

Date Rcvd: Dec 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2019.

db  
 518460628 +Ronda L Jones, 210 Donato Circle, Scotch Plains, NJ 07076-1069  
 518460642 +Aaron's Sales & Lease, Attn: Bankruptcy, PO Box 100039, Kennesaw, GA 30156-9239  
 518460641 +Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 518460643 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035  
 518460643 +Cmpptnrs/Kean College, PO Box 2901, Winston Salem, NC 27102-2901  
 518460646 +EZ Pass, PO Box 52005, Newark, NJ 07101-8205  
 518460647 +EZ Pass Violations, PO Box 2449, Gig Harbor, WA 98335-4449  
 518460644 +Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624  
 518460645 +Eos Cca, PO Box 981008, Boston, MA 02298-1008  
 518460648 +FedLoan Servicing, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184  
 518460650 +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610  
 518460656 +Griffin Alexander, P.C., 415 Route 10, 2nd Floor, Randolph, NJ 07869-2100  
 518460657 +Griffin Alexander, P.C., 197 Route 18 South, Suite 3000, South Wing,  
 East Brunswick, NJ 08816-1440  
 518460663 +Liberty Savings FCU, 666 Newark Ave, Jersey City, NJ 07306-2398  
 518460662 +Liberty Savings FCU, Attn: Bankruptcy, 666 Newark Ave, Jersey City, NJ 07306-2398  
 518460664 +Lyons, Doughty, & Veldhuis, 1288 Route 73, Suite 310, PO Box 1269,  
 Mount Laurel, NJ 08054-7269  
 518460665 +Lyons, Doughty, & Veldhuis, PO Box 1269, Mount Laurel, NJ 08054-7269  
 518460670 +Lyons, Doughty, & Veldhuis, PC, 15 Ashley Place, Ste. 2B, Ref: DC-002904-18),  
 Wilmington, DE 19804-1396  
 518460669 +Lyons, Doughty, & Veldhuis, PC, 15 Ashley Place, Ste. 2B, Wilmington, DE 19804-1396  
 518460675 +Selip and Stylianou, LLP, 10 Forest Ave., Ste. 300, Paramus, NJ 07652-5238  
 518460674 +Selip and Stylianou, LLP, 199 Crossways Park Drive, Woodbury, NY 11797-2016  
 518460680 +The Reserve at Scotch Plains, 112 Donato Circle, Scotch Plains, NJ 07076-1068  
 518460681 +Union County Home Improvement Program, 10 Elizabethtown Plaza, Elizabeth, NJ 07202-3451

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 21 2019 00:56:44 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 21 2019 00:56:38 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Dec 21 2019 05:34:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021  
 518460629 +EDI: AAEO.COM Dec 21 2019 05:34:00 Aaron's Sales & Lease, 309 E Paces Ferry,  
 Atlanta, GA 30305-2367  
 518460630 +EDI: AMEREXPR.COM Dec 21 2019 05:33:00 Amex, Correspondence/Bankruptcy, PO Box 981540,  
 El Paso, TX 79998-1540  
 518460631 +EDI: AMEREXPR.COM Dec 21 2019 05:33:00 Amex, PO Box 981537, El Paso, TX 79998-1537  
 518460635 +EDI: CAPITALONE.COM Dec 21 2019 05:34:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 518460632 +EDI: CAPITALONE.COM Dec 21 2019 05:34:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 518460637 +EDI: CHASE.COM Dec 21 2019 05:34:00 Chase Card Services, Attn: Bankruptcy, PO Box 15298,  
 Wilmington, DE 19850-5298  
 518460638 +EDI: CHASE.COM Dec 21 2019 05:34:00 Chase Card Services, PO Box 15298,  
 Wilmington, DE 19850-5298  
 518460640 +EDI: CITICORP.COM Dec 21 2019 05:34:00 Citibank/The Home Depot, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 518460639 +EDI: CITICORP.COM Dec 21 2019 05:34:00 Citibank/The Home Depot,  
 Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034  
 518460652 +EDI: BLUESTEM Dec 21 2019 05:34:00 Fingerhut, Attn: Bankruptcy, Po Box 1250,  
 Saint Cloud, MN 56395-1250  
 518460653 +EDI: BLUESTEM Dec 21 2019 05:34:00 Fingerhut, 6250 Ridgewood Road,  
 Saint Cloud, MN 56303-0820  
 518460654 +EDI: AMINFOFP.COM Dec 21 2019 05:33:00 First Premier Bank, Attn: Bankruptcy,  
 PO Box 5524, Sioux Falls, SD 57117-5524  
 518460655 +EDI: AMINFOFP.COM Dec 21 2019 05:33:00 First Premier Bank, 3820 N Louise Ave,  
 Sioux Falls, SD 57107-0145  
 518460659 EDI: JEFFERSONCAP.COM Dec 21 2019 05:33:00 Jefferson Capital Systems, LLC, 16 Mclelland Rd,  
 Saint Cloud, MN 56303  
 518460659 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 21 2019 00:56:59 Jefferson Capital Systems, LLC,  
 16 Mclelland Rd, Saint Cloud, MN 56303  
 518460658 EDI: JEFFERSONCAP.COM Dec 21 2019 05:33:00 Jefferson Capital Systems, LLC, PO Box 1999,  
 Saint Cloud, MN 56302  
 518460658 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 21 2019 00:56:59 Jefferson Capital Systems, LLC,  
 PO Box 1999, Saint Cloud, MN 56302  
 518460661 E-mail/Text: kriviera@leadersfc.com Dec 21 2019 00:54:03 Leaders Financial Company,  
 21 Commerce Dr Fl 1, Cranford, NJ 07016  
 518460660 E-mail/Text: kriviera@leadersfc.com Dec 21 2019 00:54:03 Leaders Financial Company,  
 Attn: Bankruptcy, 21 Commerce Dr. Suite 101, Cranford, NJ 07016  
 518460673 +E-mail/Text: jennifer.chacon@spservicing.com Dec 21 2019 00:57:45  
 Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 51

Date Rcvd: Dec 20, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518460672 +E-mail/Text: jennifer.chacon@spservicing.com Dec 21 2019 00:57:45  
Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250,  
Salt Lake City, UT 84165-0250  
518461684 +EDI: RMSC.COM Dec 21 2019 05:34:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
518460676 +EDI: RMSC.COM Dec 21 2019 05:34:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
PO Box 965060, Orlando, FL 32896-5060  
518460677 +EDI: RMSC.COM Dec 21 2019 05:34:00 Synchrony Bank/Walmart, PO Box 965024,  
Orlando, FL 32896-5024  
518460678 +EDI: WTRRNBBANK.COM Dec 21 2019 05:33:00 Target, Attn: Bankruptcy, PO Box 9475,  
Minneapolis, MN 55440-9475  
518460679 +EDI: WTRRNBBANK.COM Dec 21 2019 05:33:00 Target, PO Box 673, Minneapolis, MN 55440-0673  
518460682 +EDI: VERIZONCOMB.COM Dec 21 2019 05:33:00 Verizon, PO Box 4830, Trenton, NJ 08650-4830  
TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518460636\* +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
518460634\* +Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
518460633\* +Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
518460649\* +FedLoan Servicing, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184  
518460651\* +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610  
518460668\* +Lyons, Doughty, & Veldhuis, PO Box 1269, Mount Laurel, NJ 08054-7269  
518460666\* +Lyons, Doughty, & Veldhuis, 1288 Route 73, Suite 310, PO Box 1269,  
Mount Laurel, NJ 08054-7269  
518460667\* +Lyons, Doughty, & Veldhuis, 1288 Route 73, Suite 310, PO Box 1269,  
Mount Laurel, NJ 08054-7269  
518460671\* +Lyons, Doughty, & Veldhuis, PC, 15 Ashley Place, Ste. 2B, Wilmington, DE 19804-1396  
TOTALS: 0, \* 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2019 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,  
NJ48@ecfcbis.com  
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Denise E. Carlon on behalf of Creditor CSMC 2018-SP3 Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Herbert B. Raymond on behalf of Debtor Ronda L Jones herbertraymond@gmail.com,  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5